

THAT INSURANCE GAG

GREENE'S LETTER TO POLICY HOLDERS ANSWERED.

If Some Insurance Companies Could Pay 2 Per Cent to Holders They Would Do It — Colonel Roberts Calls Attention to Some Cold Facts.

Policyholders in the Connecticut Mutual Life Insurance company recently received a letter from Col. Jacob L. Greene, president of the company, calling their attention to the probable effect the victory of free silver would have upon life insurance policy holders.

The letter begins with the assertion that it never was thought necessary to provide that either premiums or policies should be paid in any particular kind or quality of dollars, it being assumed that the American people were sufficiently honest to keep their dollars worth their face value. But now, Col. Greene says, comes a political party avowing its purpose to make a dollar mean three distinct and different things—to wit: A gold dollar, worth as bullion 100 cents; a silver dollar, now worth as bullion only 52 cents; a paper promise of a dollar to be issued hereafter by the government, redeemable in 100-cent gold dollars, 52-cent (or less) silver dollars or in new promises to pay, at the option of the debtor or redeemer. The least valuable of these dollars would remain in use. We should be on the single 52-cent dollar basis, and then the purchasing power of policies would be cut in two.

"The change to a silver basis," the letter continues, "would stimulate the production of silver. The ores now are easily accessible in such vast quantities that under such changed conditions the price would steadily decline. On a silver basis your policies would for the present be paid in dollars worth only about 50 cents, and the bulk of them probably would be paid in dollars worth from 25 to 33 cents. We therefore warn you that as it is your duty to make this provision for your families so it is your present duty to see that no part of that provision is lost."

J. C. Roberts of Chicago recently mailed the following reply to Col. Greene:

"Jacob L. Greene, Hartford, Conn.:

"Dear Sir—A copy of your circular to your policy holders has been handed to me and I have examined it carefully, and in my opinion you are treading upon dangerous ground. There is an old adage which runs something like this: 'Folks that live in glass houses should not throw stones.' However, you have thrown down the gauntlet, and as an advocate of free silver I accept the gauge of battle.

"I have had some experience with life insurance companies, both as a victim and as an attorney. I have been called upon five times to defend the widow and orphan against the scoundrelism of life insurance companies, and have won my suit in each case. I have ever found that the weaker and more defenceless the beneficiary the more arrogant and unscrupulous was the insurance company, and from my knowledge of the companies generally I doubt if there is an insurance president alive that would not sit up nights from now until the November election to study out some scheme to beat the policy holders out of ten cents on the dollar.

"As a business proposition your circular is a failure, for if there is anything the American people never will submit to it is coercion, especially upon their right to exercise their own judgment in voting. As a political proposition you have done more to help the cause of free silver than any other rich man in America.

"Life insurance is something that the public knows but little about. These institutions have posed as eleemosynary concerns, when as a matter of fact they rank but little if any above the old Louisiana lottery.

"But you have declared war, and to the utmost extent of my power the public shall be fully informed upon the methods and schemes of your class. I shall make 150 speeches upon the stump between now and election, in all of which I shall advertise the life insurance business, and your company in particular. The war will not end with election. I shall carry the fight to the state legislature of Illinois and to the congress of the United States, and endeavor to secure the passage of laws to restrain the present companies from further power to continue their illicit gains.

"I am well versed in the statistics of life insurance, but shall leave no stone unturned nor spare any expense to secure all the evidence necessary to show that your interest is not in your policy holders, but that as the largest money lenders in the world, you want to make money out of its scarcity.

"I will show that it does not cost 10 per cent of the money fleeced from the people to pay the death losses; 87 per cent of all the policies lapse. Of the other 13 per cent, 7 die and 6 live; the last 6 pay in more money than they receive. These facts, together with one other, which is that the principal ex-

pense of life insurance is the salary of its officers. This will prove very interesting to the unfortunate victims of your scheme, and show how you have amassed \$61,000,000 in less than fifty years.

"The impudence that you and few other life insurance presidents, assisted by a few national bankers of the same stamp, have exhibited in issuing these circulars, surpasses my understanding and is only equaled by old Bob Toombs, who in 1859 threatened to call the roll of his slaves at the foot of Bunker Hill. And it is equally as impudent, but the spirit is the same.

"Please think this over. Remember this is your country and that we are Americans, that the spirit of 1776 still lingers in the veins of very many of our people, and what the American people believe to be right they will have in spite of life insurance presidents. Respectfully yours,

"J. C. Roberts."

PROSPEROUS MEXICO.

Silver Monometallism Is Better Than the Gold.

Through correspondence with prominent men in Mexico, W. P. Allen, of this city, has, through the Penny Press, presented some very valuable information bearing on the silver question. Of course the mere statement of the question as the "silver question" is misleading, from the fact that Mexico is on a monometallic silver basis, whereas the bimetallic basis is what we expect for the United States, instead of the monometallic gold basis.

Recently Mr. Allen received a printed letter from Mexico, some of which he referred to an eminent Mexican authority, Mr. A. V. Temple, who is manager of the bureau of information of the Mexican Central Railway, City of Mexico. Answering the same under date of 13th inst., Mr. Temple writes:

"In the letter to Mr. Elder, to which you refer, certain data was given with the view of establishing the fact that the institutions of this republic are in a prosperous condition. It is a fact that during the time of my residence in this country (26 years) the PURCHASING POWER OF THE MEXICAN DOLLARS HAS REMAINED ABOUT THE SAME. Although Mexican currency has fallen in value about 50 per cent as measured in the money of the gold standard countries, imported goods, woollens, etc., can now be purchased in this country at almost EXACTLY THE SAME PRICE IN MEXICAN MONEY AS WHEN GOLD WAS AT PAR. I believe that this fact implies THE APPRECIATION OF GOLD RATHER THAN THE DEPRECIATION OF SILVER."

This is exactly the point, and is the nub of the whole discussion. Prices have fallen in this country almost exactly in the ratio that silver has fallen, or gold risen. What we want is not a 50-cent, nor yet a 200-cent dollar, but such a dollar as that it is the same which the farmer gives his products for, and pays for his taxes, interest and mortgages. He will get that with the rise that the restoration of silver will give.

Further in a most interesting letter, Mr. Temple says:

"In reference to real estate values: The coffee plantations of this country have risen in value from \$75 to \$80 an acre, which was their price when gold was at par, to from \$500 to \$800 an acre. This, I believe, is due to the fact that we have an ABUNDANT SUPPLY OF PRIMARY MONEY circulating among our people, and also that the rate of exchange has influenced investors of gold standard countries to invest their money in this country. The rate of exchange has also had the effect of keeping our money at home, and has stimulated its investment in irrigation schemes, the cultivation of large tracts of land, the establishment of manufacturing and various other home industries.

"The foreign investor nearly doubles his capital when bringing it here, and, at the same time, has the advantage of our cheap native labor and sells his products for gold on their exportation. The native manufacturer has prospered under silver at the expense of the foreign merchant and importer. Silver contracts imports and stimulates exports."

All reports agree that Mexico prospers under silver, and we know that with both gold and silver as primary money we should prosper again.

Wears the Wall Street Collar.

Maj. McKinley tried very hard not to commit himself on the monetary issue in his speech accepting the Republican nomination and came near succeeding. One statement, however, which he let slip removes all doubt as to his position. He said: "The platform adopted by the Republican national convention has received my careful consideration and has my unqualified approval." That means that the Ohio man is unqualifiedly in favor of the gold standard. Let us hear no more from the maine fellows who are trying to let themselves down easy by misrepresenting McKinley's financial views. McKinley is a goldbug, and they are frauds.—The Mail, Stockton, Cal.

HE WAS LIKE AN EEL.

F. BRUCE SLIPPED THROUGH MANY A PRISON WALL.

Bruce First Got Into Trouble in Colorado and Managed to Escape Justice with Great Success—Died in Jeffersonville Prison.



FRANK BRUCE, who died the other day at the penitentiary in Jeffersonville, could run a close second to the Count of Monte Cristo in the matter of making escapes.

About five years ago I chased Bruce for a month, finally catching him in Milwaukee, only to find that he was not the man I wanted. Some five years ago a jewelry salesman was robbed on a train going out of Omaha. I suspected Bruce of the crime and after a long search I located him in Chicago. He got away to Milwaukee before we could arrest him, but he was taken into custody in the Wisconsin city. When I came to talk with him I became convinced that he was not the man for whom I had so long searched and Bruce was not prosecuted for the jewelry robbery.

Bruce, alias Boyd, alias Brown, alias Howard, alias Wilson, alias Johnson, gained a reputation as a professional sneak and counter thief. His propensity to escape from jail, I think, had much to do with shortening his life.



FRANK BRUCE.

For thirteen months before his death he was in the prison hospital but his record in getting away from prison made it almost impossible for the prison authorities to allow him the privileges usually accorded a sick convict. Bruce was a small man. He was a native of Missouri and was known to the police all over the west.

At Dallas, Tex., Bruce and a "pal" committed a daring diamond robbery some years ago. From a jewelry-store window the men sneaked \$10,000 worth of diamonds. Bruce left Texas and was later arrested in Omaha but managed to escape. In 1888 Bruce was arrested in company with J. K. Stratton in Ohio. The men were charged with having burglars' tools in their possession and were sent to the penitentiary for one year. Bruce became famous as a thief and his picture was put into our bankers' album. This album contains photographs of numerous thieves in regard to whom the Pinkerton agency warns bankers.

In 1892 Bruce, in company with Bob Curry, went to Canon City for the purpose of getting Jim Stratton out of the penitentiary. Stratton had been sentenced to twenty years for robbing letter boxes. Curry, who was recently arrested in Ohio, at that time was unknown to criminal fame. He was, in fact, employed at McVicker's theater, Chicago. Stratton and James Boalen were arrested for looting mail boxes, but Bruce had not been suspected in connection with the operations until he made his trip to Colorado. Bruce and Curry appeared at the Canon City penitentiary with \$1,000 in their pockets. Their scheme was to bribe Harry E. Burlew, a prison guard, and in that way secure for Stratton his freedom.

Burlew, who is now a Denver detective, apparently fell in with the plan of the crooks and took them around the prison. He managed to lead them into the warden's office where they were arrested. Bruce, with his usual perseverance, escaped from jail and got away. Bruce was not arrested for the mail-box robberies, though the authorities now believe he was implicated with Stratton and his gang.

About three years ago Bruce was arrested in Terre Haute for cracking a safe and sent to the prison at Jeffersonville for six years. When he was placed behind the bars he immediately began to work on plans to escape. Pieces of twine and rope were found in his cell from time to time and the prison guards were instructed to keep a constant lookout for him. It is said that in his desperate efforts to escape he once threw a rope over the prison wall in the daytime and sought to secure his liberty in that way.

W. A. PINKERTON.

Braiding and sets of braided garnitures are to be popular.

PRISONER AND SHERIFF DEAD.

David Douglas of Nevada City Killed in Performance of His Duty.

The dead body of Sheriff David Douglass and the corpse of an unknown highwayman were found lying a few feet apart in a wood two miles from Nevada City, Colo., the other day. There were five empty chambers in the pistol of the sheriff, who had been shot through the heart and in the right eye and hand. The bullets of the sheriff had gone through the robber's heart, abdomen and hip. The unknown man had a rifle, but it had not been used. It is supposed Douglass was shot by an unseen and unknown confederate of the highwayman. A number of bold highway robberies recently reported in the neighborhood have all seemed to be the work of one man, who stopped coaches and private conveyances on the roads near Nevada City. The sheriff and his deputies had been untiring in their efforts to capture the highwayman. Finally Sheriff Douglass, believing that a large squad of deputies served to put the robber on his guard, determined to attempt the chase single handed. He started out accompanied only by his dog. The dog returned at midnight and at daybreak searching parties tracked the sheriff to the spot where officer and prisoner lay dead side by side.

BETRAYED BY A PARROT.

One of the Reasons Why This Man Is in Jail.

William Sands, or Dr. Clarke, as he calls himself, would not now be languishing in the Essex county, New Jersey, jail waiting trial for counterfeiting, had he not been so fond of his parrot.

The parrot in question is a magnificent bird, highly accomplished speaking French, Spanish and English and possessed of more than ordinary intelligence. Dr. Clarke, who has for some time been carrying on a magnetic-healing business at Buffalo, is a man of much education and personal charm and has performed some wonderful cures in cases where physicians were obliged to acknowledge themselves beaten. He was in receipt of a good income from this source, though the detectives claim that it was only a side issue and the counterfeiting business brought in most of his income. He had a great fascination for women and when the woman who had eloped with him to Buffalo died he practically had the choice of a number of infatuated ladies.

He chose Mrs. Knapp, an intelligent, remarkably attractive woman, who left her husband for Dr. Clarke. She was devoted to him and is so still, refusing to discuss her case—she was also arrested as an accomplice—for fear of injuring the doctor. Clarke, on the contrary, has made no effort to shield her and seems more concerned about his parrot. The detectives on his trail lost the scent and would not have found him had it not been known that he invariably traveled with this parrot. He was traced west to Chicago, to the Catskills, Albany, Troy, Jersey City and finally to his last stopping place, all through the fact that people remembered him as the elderly gentleman who traveled with a parrot. When taken to the hotel where Mrs. Knapp was arrested the parrot sat in its cage and Dr. Clarke said as the



WM. SANDS.

bird welcomed him with "Hello": "Oh, Polly, I'm in trouble!" The bird dropped its head and then plaintively and profanely remarked: "Oh, h—!"

What a Tramp Role In.

A Maine Central brakeman says that ramps are not particular how they ride or what they ride in as long as they get the ride. Recently the night freight out of Waterville conveyed a searce in a flat car to Portland. Near Monmouth, as the brakeman was going over the train, he discovered the feet of a tramp protruding from the searce, and the man himself sound asleep.

Yokes are universally worn, but a short, stout figure will look better in a long V.

There are in Paris 8,000 women who are heads of mercantile houses.

Didn't Know It Was There.

There is a smart little town out in North Dakota, and its inhabitants imagine they are a great deal smarter. They have an excellent opinion of their city, as they term it, and blow and bluster more over its welfare and growth than a Kansas cyclone. The main line of a railroad runs through it, and once a week a train stops there. This indifference on the part of the railroad people is a source of bitterness to the inhabitants, especially as the engineers make it a point to go through the place at full speed. Finally, they resolved to put a stop to it, so one day they built a barricade on the tracks, and forced the first train to come to a halt. Then they arrested the engineer and took him before the judge of the place. He was charged with running through a city regardless of speed, and to the danger of the populace.

"What have you to say in answer to this charge, sir?" sternly asked the judge.

The engineer smiled and looked around. He stepped to the door and looked at the few straggling houses, and allowed an expression of astonishment to settle on his face. Then he walked slowly up in front of the judge and said: "Upon my honor, judge, this is the first time I ever knew there was such a place as a town on this part of the line."

The citizens after that slowly removed the barricade, and let the engineer proceed on his way.—Harper's Round Table.

How to Grow 40c Wheat.

Salzer's Fall Seed Catalogue tells you. It's worth thousands to the wideawake farmer. Send 4-cent stamp for catalogue and free samples of grains and grasses for fall sowing. John A. Salzer Seed Co., LaCrosse, Wis.

Mrs. Kruger, like all Dutch ladies, is very domesticated, and her chief interest in life is to see how much she can save on the housekeeping, in which she is the typical huisvrouw.

Very low rates will be made by the Missouri, Kansas and Texas Railway, for the excursions of September the 1st, 15th and 29th, to the south for Homeseekers and Harvesters. For particulars apply to the nearest local agent.

Tradition asserts that a certain oak tree of Palestine grew from a sprout which Cain planted the day before he killed Abel.

If the Baby Is Cutting Teeth.

Be sure and use that old and well-tried remedy, Mrs. Winslow's Soothing Syrup for Children Teething.

American flower seeds were last year exported to the value of \$30,000.

Hegeman's Camphor Ice with Glycerine. The original and only genuine. Cures Chapped Hands and Face, Cuts, Sores, etc. U. S. G. Clark Co., N. Haven, Ct.

A man gets most honor when he is least a man; when he has become shortsighted, fat, scant of breath, bald, timid, feeble and a fool.

FITS stopped free and permanently cured. No fits after first day's use of Dr. Kline's Great Nerve Restorer. Free \$2 trial bottle and treatise. Send to Dr. R. H. Kane, 331 Arch St., Philadelphia, Pa.

It's hard to prove that a man's wisest day isn't his first. For wisdom may be remembered a day; it is never learned.

I believe my prompt use of Piso's Cure prevented quick consumption.—Mrs. Lucy Wallace, Marquette, Kans., Dec. 12, '95.

The botanical name of the sugar cane is Saccharum officinarum.

The man or woman who falls in love after the age of 30 generally has a much more serious attack than the younger victims of Cupid's darts. Measles also affect them similarly.



Gladness Comes

With a better understanding of the transient nature of the many physical ills, which vanish before proper efforts—gentle efforts—pleasant efforts—rightly directed. There is comfort in the knowledge, that so many forms of sickness are not due to any actual disease, but simply to a constipated condition of the system, which the pleasant family laxative, Syrup of Figs, promptly removes. That is why it is the only remedy with millions of families, and is everywhere esteemed so highly by all who value good health. Its beneficial effects are due to the fact, that it is the one remedy which promotes internal cleanliness without debilitating the organs on which it acts. It is therefore all important, in order to get its beneficial effects, to note when you purchase, that you have the genuine article, which is manufactured by the California Fig Syrup Co. only and sold by all reputable druggists.

If in the enjoyment of good health, and the system is regular, laxatives or other remedies are then not needed. If afflicted with any actual disease, one may be commended to the most skillful physicians, but if in need of a laxative, one should have the best, and with the well-informed everywhere, Syrup of Figs stands highest and is most largely used and gives most general satisfaction.